TESTIMONY

SAUDI SUPPORT FOR INTERNATIONAL TERRORISM: BACKGROUND AND CURRENT DEVELOPMENTS

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Nearly two years ago on September 11, 2001, most well-informed observers about the Middle East were shocked to hear that 15 out of the 19 hijackers who carried out the attacks on the World Trade Center and the Pentagon were Saudi citizens. It was equally surprising that the mastermind of the worst terrorist attack on the United States in its history, Osama bin Laden, was born and raised in Saudi Arabia. This curiosity and wonder about the Saudi role in the attack came up once more with the release of the September 11 report by the U.S. Congress and its disclosure of "incontrovertible evidence" linking Saudis to the financing of al-Qaeda operatives in the United States.

For decades, terrorism had been associated with states like Libya, Syria, or Iran. Saudi Arabia had been a pro-Western force during the Cold War and had hosted large coalition armies during the 1991 Gulf War. Saudi Arabia had not been colonized during its history, like other Middle Eastern states that had endured a legacy of European imperialism. This background only sharpened the questions of many after the attacks:
What was the precise source of the hatred that drove these men to take their own lives in an act of mass murder?

In a series of articles appearing in the Egyptian weekly, Ruz al-Yousef (the Newsweek of Egypt), this past May, Wael al-Abrashi, the magazine's deputy editor, attempted to grapple with this issue. He drew a direct link between the rise of much of contemporary terrorism with Saudi Arabia's main Islamic creed, Wahhabism, and with the financial involvement of Saudi Arabia's large charitable organizations:

"Wahhabism leads, as we have seen, to the birth of extremist, closed, and fanatical streams, that accuse others of heresy, abolish them, and destroy them. The extremist religious groups have moved from the stage of Takfir [condemning other Muslims as unbelievers] to the stage of 'annihilation and destruction,' in

accordance with the strategy of Al-Qa'ida - which Saudi authorities must admit is a local Saudi organization that drew other organizations into it, and not the other way around. All the organizations emerged from under the robe of Wahhabism."

"I can state with certainty that after a very careful reading of all the documents and texts of the official investigations linked to all acts of terror that have taken place in Egypt, from the assassination of the late president Anwar Sadat in October 1981, up to the Luxor massacre in 1997, Saudi Arabia was the main station through which most of the Egyptian extremists passed, and emerged bearing with them terrorist thought regarding Takfir - thought that they drew from the sheikhs of Wahhabism. They also bore with them funds they received from the Saudi charities."
(Middle East Media Research Institute, Special Dispatch Series - No. 526 - Saudi Arabia, June 20, 2003)

Thus, while some Western commentators have sought to explain the roots of al-Qaeda's fury at the U.S. by focusing on the history of American policy in the Middle East or other external factors, a rising number of Middle Eastern analysts have concentrated instead on internal Saudi factors, including recent militant trends among Saudi Arabia's Wahhabi clerics and the role of large Saudi global charities in terrorist finance. This requires a careful look at how Saudi Arabia contributed to the ideological roots of some of the new wave of international terrorism as well as how the kingdom emerged as a critical factor in providing the resources needed by many terrorist groups.

Historical Roots

The particular creed of Islam practiced in Saudi Arabia, which is known in the West as Wahhabism, emerged in the mid-18th century in Central Arabia from the teachings of Muhammad ibn Abdul Wahhab. This Arabian religious reformer sought to rid Islam of foreign innovations that compromised its monotheistic foundations and to restore what he believed were the religious practices of the 7th century at the time of the Prophet Muhammad and his immediate successors. He established a political covenant in 1744 with Muhammad bin Saud, according to which he received bin Saud's protection and in exchange legitimized the spread of Saudi rule over a widening circle of Arabian tribes. This covenant between the Saudi royal family and Wahhabism is at the root of modern Saudi Arabia.

In retrospect, Wahhabism was significant for two reasons. First, it rejuvenated the idea of the militant jihad, or holy war, which had declined as a central Islamic value to be applied universally. Under the influence of Sufism, for example, jihad had also evolved into a more spiritual concept. Second, Wahhabism became associated with a brutal history of political expansion that led to the massacre of Muslims who did not adhere to its tenets, the most famous of which occurred against the Shiites Muslims of Kerbala in the early 18th century and against Sunni Muslims in Arabian cities, like Taif, during the early 20th century. These Muslims were labeled as polytheists and did not deserve any protection. The highest spiritual authority of Islam during this period, the Sultan-Caliph of the Ottoman Empire, regarded the Wahhabis as heretics and waged wars against them in defense of Islam.

Yet it would be a mistake to focus on Wahhabism alone as the ideological fountainhead of the new global terrorism. Modern Saudi Arabia in the 1950s and 1960s hosted other militant movements that had an important impact, as well. For reasons of regional geopolitics, King Saud, King Faisal, and their successors provided sanctuary to elements of the radical Muslim Brotherhood from Egypt, Sudan, Jordan, and Syria. Some were provided Saudi stipends. Others were given positions in the Saudi educational system, including the universities, or in the large Saudi charities, like the Muslim World League, that was created in 1962. For example, Egyptian President Abdul Nasser had the Muslim Brotherhood ideologue, Sayyed Qutb, executed in 1966; his brother, Muhammad Qutb, fled to Saudi Arabia and taught at King Abdul Aziz University in Jiddah. He was joined in the 1970s by one of the heads of the Muslim Brotherhood from Jordan, Abdullah Azzam. In 1979, both taught Osama bin Laden, a student at the university.

Saudi Arabia's global charities, like the Muslim World League, permitted the spread of the new militancy that was forged from the cooperation between the Wahhabi clerics and the Muslim Brotherhood refugees. After 1973, these charities benefited from the huge petrodollar resources dispensed by the Saudi government, which undoubtedly helped them achieve a global reach. Abdullah Azzam headed the office of the Muslim World League in Peshawar, Pakistan, when it served as the rear base for the war against the Soviet occupation of Afghanistan. He was joined by his student, bin Laden, who with Saudi funding also set up the Mujahidin Services Center (Maktab Khadmat al-Mujahidin) for Muslim volunteers who came to fight the Red Army. After Moscow's defeat in Afghanistan, this office became al-Qaeda.

Thus, the Saudi charities became instrumental for the continuing global jihad. Bin Laden's brother-in-law, Muhammad Jamal Khalifa, ran the offices of the International Islamic Relief Organization (IIRO), a Muslim World League offshoot, in the Philippines. Local intelligence agencies suspected that it served as a financial conduit to the Abu Sayyaf organization. Muhammad Zawahiri, brother of bin Laden's Egyptian partner, Ayman Zawahiri, would eventually work for IIRO in Albania. Indeed, IIRO would eventually be suspected of involvement in terrorist threats in India, Kenya, and to Russian forces in Chechnya.

Ideological Roots of the New Terrorism

These developments seem far beyond the horizon of the Israeli-Palestinian conflict, but not completely, for a careful examination of the religious sources of some of the worst suicide bombings against the State of Israel by the Hamas organization leads also to Saudi Arabia. Looking at Hamas websites, this very month, one finds Saudi clerics prominently featured as providing the religious justification for suicide bombings. Of 16 religious leaders cited by Hamas, the largest national group backing these attacks are Saudis. The formal Saudi position on suicide bombings, in fact, has been mixed. To his credit, the current Saudi Grand Mufti, Sheikh Abdul Aziz bin Abdullah Al al-Sheikh, has condemned these acts. Yet at the same time, Saudi Arabia's Minister for Islamic

Affairs, Sheikh Saleh Al al-Sheikh, has condoned them: "The suicide bombings are permitted...the victims are considered to have died a martyr's death."

The Hamas-Saudi connection should not come as a surprise. Hamas emerged in 1987 from the Gaza branch of Muslim Brotherhood which, as noted earlier, had become a key Saudi ally during previous decades. When Hamas spiritual leader Sheikh Ahmed Yasin was let out of an Israeli prison in 1998, he went to Saudi Arabia for medical treatment and Crown Prince Abdullah made a high-profile visit to his hospital bedside. Bin Laden had made the fate of Sheikh Yasin an issue for his al-Qaeda followers as well. In his 1996 "Declaration of War," he listed Sheikh Yasin's release from prison as one of his demands or grievances.

Saudi support for suicide bombings has wider repercussions. Other militant Islamic movements cite Saudi clerics to justify their activities - from the Chechen groups battling the Russians to Iraqi mujahidin (al-jam'ah al-salifiyah) fighting the U.S. army in western Iraq. In order to evaluate the significance of these religious rulings, it is necessary to focus on the stature of these various clerical figures.

For example, just after the September 11 attacks, it is true that many Saudi government officials condemned them. But there were other voices as well. Shortly thereafter a Saudi book appeared on the Internet justifying the murder of thousands of Americans, entitled The Foundations of the Legality of the Destruction That Befell America. The Introduction to the book was written by a prominent Saudi religious leader, Sheikh Hamud bin Uqla al-Shuaibi. He wrote on November 16, 2001, that he hoped Allah would bring further destruction upon the United States. Al-Shuaibi's name appears in a book entitled the Great Book of Fatwas, found in a Taliban office in Kabul. Sheikh al-Shuaibi appears on the Hamas website, noted earlier, as a religious source for suicide attacks. He appears on the website of the Islamic militants fighting the U.S. army in western Iraq as well. His ideas had global reach.

The question that must be asked is whether a religious leader of this sort is a peripheral figure on the fringes of society or whether he reflects more mainstream thinking. In fact, al-Shuaibi had very strong credentials. Born in 1925 in the Wahhabi stronghold of Buraida, he was a student of King Faisal's Grand Mufti, Sheikh Muhammad ibn Ibrahim Al al-Sheikh. Al-Shuaibi's roster of students read like a "Who's Who" of Saudi Arabia, including the current Grand Mufti and the former Minister of Islamic Affairs and Muslim World League secretary-general, Abdullah al-Turki. When al-Shuaibi died in 2002, many central Saudi figures attended his funeral. In short, he was mainstream. His militant ideas about justifying the September 11 attacks were echoed by Sheikh Abdullah bin Abdul Rahman Jibrin, who actually was a member of the Directorate of Religious Research, Islamic Legal Rulings, and Islamic Propagation and Guidance - an official branch of the Saudi government.

Financial Support for the New Global Terrorism

As already demonstrated, Saudi Arabia erected a number of large global charities in the 1960s and 1970s whose original purpose may have been to spread

Wahhabi Islam, but which became penetrated by prominent individuals from al-Qaeda's global jihadi network. The three most prominent of these charities were the International Islamic Relief Organization (an offshoot of the Muslim World League), the World Assembly of Muslim Youth (WAMY), and the Charitable Foundations of al-Haramain. All three are suspected by various global intelligence organizations of terrorist funding.

It would be incorrect to view these charities as purely non-governmental organizations. At the apex of each organization's board is a top Saudi official. The Saudi Grand Mufti, who is also a Saudi cabinet member, chairs the Constituent Council of the Muslim World League. The Saudi Minister of Islamic Affairs chairs the secretariat of WAMY and the administrative council of al-Haramain. All three organizations have received large charitable contributions from the Saudi royal family that have been detailed in Saudi periodicals.

The earliest documented links between one of these charities and terrorists was found in Bosnia. It is a handwritten account on IIRO stationery from the late 1980s indicating the use of this charity's offices for the support of militant actions. But the strongest documented cases that demonstrate the ties between Saudi Arabia's global charities and international terrorism are related to Hamas. These ties were alleged already in the mid-1990s when a Hamas funding group received instructions to write letters of thanks to executives of IIRO and WAMY for funds it had received. In 1994, President Clinton made a brief stopover in Saudi Arabia during which he complained about Saudi funding of Hamas. These charges about Saudi Arabia bankrolling Hamas have become even more vociferous in recent years.

The Saudis have been equally vociferous in their denials. Crown Prince Abdullah's foreign policy advisor, Adel al-Jubeir, asserted on CNN's "Crossfire" on August 16, 2002: "We do not allow funding to go from Saudi Arabia to Hamas." More recently, Foreign Minister Prince Saud al-Faisal told the Saudi daily Arab News on June 23, 2003, that since the establishment of the PLO as the sole legitimate representative of the Palestinian people, the Saudi Kingdom only sends funding through the PLO. He denied that the Saudis finance Hamas.

Yet during Israel's Operation Defensive Shield last year, a whole array of documents was uncovered which show these repeated Saudi denials to be completely baseless. One of the strongest pieces of evidence came from a handwritten letter written in Arabic by the current Palestinian Prime Minister, Mahmud Abbas (Abu Mazen), on December 30, 2000, to Prince Salman, governor of Riyadh and a full brother of King Fahd. Abbas complained that Saudi donations in the Gaza Strip are going to an organization called al-Jamiya al-Islamiya (the Islamic Society), which Abbas explained "belongs to Hamas." He wanted the funds for Fatah.

Al-Jamiya al-Islamiya was not just a Hamas front, supporting positive social programs and secretly diverting funds to military activity. Even its showcase activities were reprehensible. For example, at a kindergarten graduation involving some of its 1,600 Palestinian pre-schoolers, children wore uniforms and carried mock rifles. Others re-enacted the lynching of Israelis or other

terrorist attacks. Thus, the Saudis were not only funding the current generation of terrorism but also the next generation as well.

There were other documents linking Saudi institutions to terrorist financing. An actual IIRO document was found that detailed how $280,000 was to be allocated to 14 Hamas front groups. Checks made out to well-known Hamas fronts from the corporate account of al-Rajhi Banking and Investment at Chase Manhattan Bank were also uncovered. Al-Rajhi Banking and Investment was one of the largest Saudi banking networks which serviced the Saudi charities. Its head, Sulaiman al-Rajhi, headed the family that established the SAAR (the acronym for his name) foundation in Herndon, Virginia, which was raided last year by U.S. federal agents because of suspected terrorist links.

There were other conduits for terrorist funding that were disclosed. Spreadsheets of the Saudi Committee for Aid to the al-Quds Intifada were found. These lists, that detailed the movement of moneys to the families of suicide bombers, were significant. Saudi spokesmen tried to distance themselves from this activity by arguing that they helped these families through international aid organizations. Yet it became clear from the spreadsheets that these contributions were given through a specifically Saudi organization that was headed by the Saudi Minister of the Interior Prince Naif. Indeed, at the top right-hand side of the spreadsheet found in the West Bank, the name "Kingdom of Saudi Arabia" stands out. In the words of Secretary of State Colin Powell, this kind of support "incentivized" the suicide terrorist attacks.

The Hamas case demonstrated the mode of operation of Saudi charities in support of terrorism. It was significant for those investigating other cases of global terrorism, including al-Qaeda, since very often these groups shared the same funding mechanisms. As a case study, it is particularly useful, since it is the best-documented case of how the Saudis used their charities to back militant activities.

Current Situation

Most of the documents discovered in the West Bank and Gaza Strip were dated from the year 2000. Saudi diplomats argued that after September 11, 2001, they had turned over a new leaf. For example, in October 2002, the Royal Embassy of Saudi Arabia in Washington released a statement detailing the steps they had taken to keep better track of what the charities were doing. The Saudi statement asserted that since September 11, 2001, "charitable groups have been closely monitored and additional audits have been performed to assure that there are no links to suspected groups."

Yet, the very same month the newest Saudi assurances were provided in Washington, one of the top leaders of Hamas, Khaled Mashal, was invited to Riyadh for a WAMY conference. So while in Washington the press corps was told that there were no longer any ties between the Saudi charities and suspected groups, in Riyadh, one of the three main Saudi charities was hosting the leader of one of the suspected groups, Hamas, that had been labeled by the U.S. government as an international terrorist organization. According to a captured

Hamas document that detailed Khaled Mashal's visit to Saudi Arabia, he actually had been invited by Crown Prince Abdullah himself. While Hamas had refused at the time to stop its suicide attacks, nonetheless, Saudi officials reassured Mashal of continuing support.

A new context for the issue of Saudi funding of terrorist groups was created when President Bush issued the "Roadmap to a Permanent Two-State Solution to the Israeli-Palestinian Conflict" on April 30, 2003. Besides requiring difficult measures by Israelis and Palestinians alike, the new Bush administration plan specifically called on Arab states in its first phase to "cut off public and private funding and all other forms of support for groups supporting and engaging in violence and terror." In short, Saudi Arabia had to come under the roadmap, as well. Meeting the leaders of Saudi Arabia, Jordan, Egypt, and Bahrain at Sharm el-Sheikh on June 3, 2003, President Bush announced that they had committed themselves to use all means to cut off assistance to any terror group.

It might have been expected that Saudi Arabia would adhere to this firm U.S. policy. On May 12, 2003, Saudi Arabia itself was struck by a triple suicide bombing that led to 35 fatalities, including 9 Americans. Having denied that there was an al-Qaeda presence in the Saudi kingdom, the Saudi government began uncovering al-Qaeda cells and munitions in Riyadh, Mecca, Medina, Jidda, and in the northern al-Jawf area. Having provided the ideological and financial basis for the growth of al-Qaeda and its sister organizations, including Hamas, Saudi Arabia found that the fire they had ignited was coming back to burn them as well.

Unfortunately, while the Saudis appear to be taking their own domestic threat seriously, there is no indication that they have scaled back their support for Hamas. The Israeli national assessment is that Saudi Arabia today funds more than 50 percent of the needs of Hamas and the Saudi percentage in the total foreign aid to Hamas is actually growing. Saudi Arabia continues to aid the families of suicide bombers. It helps dual-use charities and charities that funnel funds directly to military activities against Israel.

At present, Hamas has agreed to a temporary truce with Israel called a hudna, but it is vigorously seeking to rebuild its operational infrastructure, including an effort to increase the quantity and quality of Qassam rockets launched against Israelis towns. Muslim writers have argued in the past that a hudna is to be maintained until the balance of power improves for the Muslim side. Funding Hamas today jeopardizes the present cease-fire between Israel and the Palestinians and increases the likelihood that Hamas will return to militant action.

It is instructive to recall that in 1995, Saudi Arabia's National Guard headquarters was struck by pro-bin Laden forces, as well. Domestic threats in the mid-1990s did not cause the Saudis to halt their assistance to jihadi groups abroad, like Hamas or the Taliban, in the past. Riyadh appears able to draw a distinction between acts of domestic subversion and international terrorist activities, which are seen as part of the global jihad.

Conclusions

This testimony was intended to disclose the critical role of Saudi Arabia in providing ideological and financial support for the new terrorism. While most of the evidence presented here comes from the specific case of Hamas, the modus operandi adopted in the Hamas case is probably applicable to other parts of the global terrorist network as well. This is especially true of the critical role of Saudi Arabia's global charities in sustaining many similar militant organizations from Indonesia to central Russia. While Saudi spokesmen have provided repeated assurances that they have cleaned up these activities, their denials with respect to terrorist funding do not stand up against the documented evidence that has accumulated in the last two years.

The Saudi government faces hard dilemmas. It has recently taken disciplinary action against some of its most extreme religious leaders. But traditionally, the Saudis need the backing of their clerics to legitimize their regime; that is the heart of the Saudi-Wahhabi covenant that dates back to the 18th century. Yet the Saudis also need the ultimate protective shield provided by the United States. In order to sustain this, they have spent huge sums of money for public relations firms and influence-brokers. But the time has come to tell the Saudis that they have to make a choice. After September 11, there has to be zero tolerance for terrorist funding and other forms of terrorist support.

The stakes involved are not just a question of public relations or Arab-Israel point-scoring in Washington. The West needs to come to an understanding with the Islamic world based on mutual respect and tolerance. The radicalization of the Middle East being promoted by the Saudis undermines that goal and threatens to substitute instead a vision of perpetual militancy and conflict. For that reason, what is at stake is nothing less than the security of the United States and its allies, as well as the question of whether the Middle East moves in the direction of hope and peace or relapses into a state of continuing strife.